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### REMARKS/ARGUMENTS

The rejections presented in the Office action dated August 10, 2005 have been considered. Claims 1-45 are pending in the application. Reconsideration of the pending claims and allowance of the application in view of the present response is respectfully requested.

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Claims 1-16, 18-27, 29-41, and 43-45 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,085,976 issued to *Sehr* (hereinafter “*Sehr*”) in view of U.S. Patent No. 5,910,987 issued to *Ginter et al.* (hereinafter *Ginter*). Claims 17 and 42 stand rejected under 35 U.S.C. §103(a) as being unpatentable over *Sehr* and *Ginter* as applied to claims 1 and 41, and further in view of U.S. Patent No. 6,317,783 to *Freishtat et al.* (hereinafter *Freishtat*). Claim 28 stands rejected under 35 U.S.C. §103(a) as being unpatentable over *Sehr* and *Ginter* as applied to claim 27, and in further view of U.S. Patent No. 6,112,085 issued to *Garner et al.* (hereinafter *Garner*).

Applicants have great difficulty in understanding the rationale for Examiner’s rejections. “It is important for an examiner to properly communicate the basis for a rejection so that the issues can be identified early and the applicant can be given fair opportunity to reply.” MPEP 706.02(j) “The Examiner must present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references.” *id.* Applicants respectfully assert that the Examiner has not complied with this requirement. In many cases, the Examiner points to large sections of the references as supporting Examiner’s assertions with regard to specific claim elements. It is not discernable which specific portions of the reference the Examiner interprets as corresponding to various elements of Applicants’ claims, including, for example, “access ticket object,” “access information, “transaction request,” “ticket identifier,” “ticket address,” to name a few. In some cases, it appears that the Examiner is using various elements described in the references to correspond to a single element in Applicants’ claims.